

**Information to identify the case:**

Debtor 1	<b>Simone A O'Leary</b>	Social Security number or ITIN	xxx-xx-5064
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>12-20720-MBK</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Simone A O'Leary

7/12/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Simone A O'Leary  
 Debtor

Case No. 12-20720-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 19

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db	+Simone A O'Leary, 108 Hill Hollow Road, South Plainfield, NJ 07080-1621
cr	+TD Bank, N.A., c/o Buchanan Ingersoll & Rooney, PC, ATTN: Joseph A. Carita, 700 Alexander Park, Suite 300, Princeton, NJ 08540-6351
512984699	+Abelson & Truesdale, LLC, 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063
512984702	+David Hernandez, c/o Joseph E. Albanese, 915 Lacey Road, Forked River, NJ 08731-1106
512984703	+J. Boss Unlimited LLC, Centurian Popperties LLC dba, Northeast Signature Properties, 10 Stelton Rd, Piscataway, NJ 08854-2639
512984705	+Rustin Kretz, c/o Joseph Albanese, Esq, 915 Lacey Road, Forked River, NJ 08731-1106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2017 23:24:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2017 23:24:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
512984700	EDI: AMEREXPR.COM Jul 12 2017 23:08:00 American Express, Po Box 1270, Newark, NJ 07101-1270
513128002	EDI: BECKLEE.COM Jul 12 2017 23:08:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513299411	+EDI: BANKAMER.COM Jul 12 2017 23:08:00 BAC Home Loan Servicing, LP, 400 National Way, Bankruptcy Department Mail Stop CA6-919-, Simi Valley, CA 93065-6414
513678419	+EDI: BANKAMER.COM Jul 12 2017 23:08:00 BANK OF AMERICA, N.A., 400 National Way, Bankruptcy Department, Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414
512984701	EDI: BANKAMER.COM Jul 12 2017 23:08:00 Bank of America, 4060 Ogletown Stantion Road, Mail Code De5-019-03-07, Newark, DE 19713
513223980	EDI: BL-BECKET.COM Jul 12 2017 23:08:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513162275	EDI: RMSC.COM Jul 12 2017 23:08:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512984704	+EDI: CBSKOHL.COM Jul 12 2017 23:08:00 Kohl, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
513153086	EDI: RECOVERYCORP.COM Jul 12 2017 23:08:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
512984706	EDI: TDBANKNORTH.COM Jul 12 2017 23:08:00 TD Bank, PO Box 5600, Lewiston, ME 04243-5600
513265656	+EDI: TDBANKNORTH.COM Jul 12 2017 23:08:00 TD Bank, N.A., One Royal Road, Flemington, New Jersey 08822-6001

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2017 at the address(es) listed below:

Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Simone A O'Leary brucectruesdalepc@gmail.com, bctpccef@gmail.com/r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph A. Carita	on behalf of Creditor TD Bank, N.A. jcarita@clarkhill.com
R. A. Lebron	on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com

TOTAL: 5